

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JOEL J BEDNAR  
SALLY M BEDNAR  
Debtor(s)

Case No. 19-21750CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2019.
- 2) The plan was confirmed on 08/02/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/31/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/22/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$242,153.03.
- 10) Amount of unsecured claims discharged without full payment: \$160,596.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$82,740.20
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$82,740.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,041.96
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,741.96**

Attorney fees paid and disclosed by debtor: \$2,300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLE KISKI MEDICAL CENTER	Unsecured	399.27	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	256.99	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK HO	Unsecured	160.72	160.72	160.72	41.76	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	4,378.17	5,084.79	5,084.79	1,321.23	0.00
BHS FASTER CARE	Unsecured	215.00	NA	NA	0.00	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	4,396.82	4,843.23	4,843.23	1,258.46	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	294.21	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	2,974.78	3,478.37	3,478.37	903.82	0.00
CAPITAL ONE**	Unsecured	3,887.15	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	6,881.54	7,886.28	7,886.28	2,049.17	0.00
FIRST COMMONWEALTH BANK(*)	Secured	4,813.09	NA	4,334.40	4,334.40	0.00
FIRST COMMONWEALTH BANK(*)	Secured	0.00	NA	546.95	546.95	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	35,561.84	35,262.84	35,262.84	9,162.70	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	5,166.16	5,801.43	5,801.43	1,507.44	0.00
LL BEAN CARD SVCS	Unsecured	3,075.69	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,047.60	3,478.72	3,478.72	903.91	0.00
LVNV FUNDING LLC	Unsecured	120.78	359.17	359.17	93.33	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	15,734.42	16,395.90	16,395.90	4,260.31	0.00
PEOPLES GAS LLC F/K/A PEOPLES TV	Unsecured	NA	665.89	665.89	173.02	0.00
PNC BANK NA	Unsecured	NA	1,993.90	1,993.90	518.09	0.00
PNC BANK NA	Unsecured	NA	20,285.69	20,285.69	5,271.03	0.00
PNC BANK NA	Secured	25,495.00	26,573.39	0.00	11,684.52	0.00
PNC BANK NA	Secured	0.00	1,347.68	1,347.68	1,347.68	0.00
PNC BANK NA	Unsecured	20,285.69	19,079.68	19,079.68	4,957.66	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,587.72	1,956.67	1,956.67	508.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,589.01	6,228.75	6,228.75	1,618.48	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	294.57	551.45	551.45	143.29	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,970.13	7,787.33	7,787.33	2,023.46	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	857.21	1,107.68	1,107.68	287.82	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,475.48	5,057.54	5,057.54	1,314.15	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,483.83	6,391.83	6,391.83	1,660.85	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,567.04	9,465.47	9,465.47	2,459.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	956.18	1,458.56	1,458.56	378.99	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	11,644.46	12,667.65	12,667.65	3,291.56	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,476.95	5,190.87	5,190.87	1,348.80	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	0.00	0.00	0.00	0.00
PREMIER MEDICAL ASSOC	Unsecured	306.88	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,149.80	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	NA	481.11	481.11	125.01	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,481.43	1,932.14	1,932.14	502.05	0.00
SALLIE MAE BANK	Unsecured	10,019.12	10,120.94	10,120.94	2,629.83	0.00
SALLIE MAE BANK	Unsecured	12,709.55	12,901.03	12,901.03	3,352.20	0.00
STATE COLLECTION SERVICE INC	Unsecured	299.93	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	7,494.45	8,594.24	8,594.24	2,233.13	0.00
SYNCHRONY BANK**	Unsecured	597.60	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	8,310.83	8,310.83	8,310.83	2,159.49	0.00
WELLS FARGO BANK NA	Unsecured	2,015.89	2,408.08	2,408.08	625.72	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$11,684.52	\$0.00
Mortgage Arrearage	\$1,347.68	\$1,347.68	\$0.00
Debt Secured by Vehicle	\$4,881.35	\$4,881.35	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,229.03</b>	<b>\$17,913.55</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$227,388.78</b>	<b>\$59,084.69</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,741.96</u>
Disbursements to Creditors	<u>\$76,998.24</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$82,740.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/30/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.